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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Michael J. Witz, et al.

Application No.: 09/599,051

Filed: June 21, 2000

For: COMMUNITY BASED FINANCIAL
PRODUCT

Examiner: Akers, Geoffrey R.

Art Unit: 3624

Confirmation No.: 7802

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

In response to the Office Action dated April 28, 2003, Applicants respectfully request consideration of the remarks that follow.

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